

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Michael A Evans  
Erin M Evans  
Debtor(s)

Case No. 16-38484

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/06/2016.
- 2) The plan was confirmed on 02/03/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/24/2017.
- 5) The case was dismissed on 09/15/2017.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$87,002.25.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,737.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$5,737.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$281.16
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,681.16**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCEPTANCE NOW	Secured	0.00	0.00	0.00	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Secured	0.00	0.00	0.00	0.00	0.00
AMITA HEALTH ADVENTIST MEDIC/	Unsecured	2,507.00	4,614.68	4,614.68	0.00	0.00
CAVALRY SPV I LLC	Unsecured	538.00	502.00	502.00	0.00	0.00
CLARIDGE ESTATES HOME ASSOC	Unsecured	0.00	0.00	0.00	0.00	0.00
CLARIDGE ESTATES HOMEOWNERS	Secured	2,472.96	2,472.96	2,472.96	757.94	0.00
COLLEGE ASSIST	Unsecured	0.00	0.00	0.00	0.00	0.00
COMENITY BANK	Unsecured	832.00	1,083.49	1,083.49	0.00	0.00
EDUCATIONAL SERVICES OF AMERI	Unsecured	0.00	0.00	0.00	0.00	0.00
FIRST CREDIT CORP	Unsecured	857.00	714.30	714.30	0.00	0.00
LVNV FUNDING	Unsecured	335.00	409.74	409.74	0.00	0.00
MERRICK BANK	Unsecured	1,450.00	1,394.05	1,394.05	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,727.00	1,797.04	1,797.04	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,498.00	3,360.55	3,360.55	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	423.00	1,482.28	1,482.28	0.00	0.00
CHASE BANK ONE CARD	Unsecured	1,897.00	NA	NA	0.00	0.00
CHOICE RECOVERY INC	Unsecured	379.00	NA	NA	0.00	0.00
CITI CARDS	Unsecured	1,632.00	NA	NA	0.00	0.00
MACYS DSNBVIS	Unsecured	1,869.00	NA	NA	0.00	0.00
DEL MAR BUILDERS	Unsecured	495.00	NA	NA	0.00	0.00
ADVENTIST HINSDALE HOSPITAL	Unsecured	1,495.00	NA	NA	0.00	0.00
RIVERSIDE COMMERCE CTR	Unsecured	2,066.00	NA	NA	0.00	0.00
SANTANDER CONSUMER	Unsecured	3,253.00	NA	NA	0.00	0.00
WFNB	Unsecured	4,118.00	NA	NA	0.00	0.00
WOODRIDGE CLINIC	Unsecured	139.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	38.00	74.60	74.60	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO HOME MORTGAGE	Secured	37,500.00	2,298.40	2,298.40	2,298.40	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,298.40	\$2,298.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,472.96	\$757.94	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,771.36</b>	<b>\$3,056.34</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,432.73</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,681.16</u>	
Disbursements to Creditors	<u>\$3,056.34</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$5,737.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/15/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.